

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-12054-MBK
Chapter: 7
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Vincent P. Falci
212 Taylor Lane
Middletown, NJ 07748

Donna M. Falci
212 Taylor Lane
Middletown, NJ 07748

Social Security No.:

xxx-xx-7110

xxx-xx-7789

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☒ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.



An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 25, 2019

JAN: gan

Jeanne Naughton
Clerk

In re:
Vincent P. Falci
Donna M. Falci
Debtors

Case No. 17-12054-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 61

Date Rcvd: Jun 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2019.

db/jdb
aty +Vincent P. Falci, Donna M. Falci, 212 Taylor Lane, Middletown, NJ 07748-1864
+Deanna D. Boll, Callari Partners, LLC, 90 Washington Valley Road, Suite 1239,
Bedminster, NJ 07921-2118
cr +Ally Bank, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
cr +CENLAR FSB AS SERVICER FOR ALLY BANK, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,
Suite 100, Mt. Laurel, NJ 08054-3437
cr +Giancarlo and Maria Bobbi, c/o Bunce D. Atkinson, Esq., P.O. Box 8415,
Red Bank, NJ 07701-8415
cr +HSBC Bank USA, N.A., Robertson, Anschutz & Schneid P.L., 6409 Congress Ave. Suite 100,
Boca Raton, FL 33487-2853
cr +Select Portfolio Servicing, Inc., as servicer for, C/O Buckley Madole, P.C.,
99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516645736 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516625185 Attorney General Christopher S. Porrino, Dept of Law & Public Safety, PO Box 080,
Trenton, NJ 08625-0080
516625186 Attorney General State of NJ, Div of Law, Hughes Justice Complex, PO Box 112,
Trenton, NJ 08625-0112
516625187 Barclays Bank Delaware, Att: Northstar Location Services, 4285 Genesee Street,
Cheektowaga, NY 14225-1943
516961141 +Belford Fire Engine Co. No. 1, Attn: Bernard Chenoweth, P.O. Box 87,
Belford, NJ 07718-0087
516961139 +Bernard Chenoweth, 157 12th Street, Belford, NJ 07718-1412
516625194 CIT Bank, PO Box 4045, Kalamazoo, MI 49003-4045
516869242 +CIT Bank, N.A., P.O. Box 9013, Addison, Texas 75001-9013
516625190 +Cenlar, PO Box 77404, Trenton, NJ 08628-6404
516625189 +Cenlar, PO Box 211091, Saint Paul, MN 55121-2491
516625191 +Chase Freedom, PO Box 15298, Wilmington, DE 19850-5298
516625192 Chase Sapphire, PO Box 15298, Wilmington, DE 19850-5298
516625193 Chase Slate, PO Box 15298, Wilmington, DE 19850-5298
516961132 +Christopher LoMonaco, 83 Woodland Drive, Middletown, NJ 07748-3418
516625195 Citibank NA, PO Box 769004, San Antonio, TX 78245-9004
516961140 +Donna Chenoweth, 157 12th Street, Belford, NJ 07718-1412
516961131 +Elizabeth LoMonaco, 83 Woodland Drive, Middletown, NJ 07748-3418
516845513 +Giancarlo and Maria Bobbi, c/o Atkinson & DeBartolo, P.C., P. O. Box 8415,
Red Bank, NJ 07701-8415
516845515 +Giancarlo and Maria Bobbi, c/o Atkinson & DeBartolo, P.C., P. O. Box 8415,
Red Bank, New Jersey 07701-8415
516961134 +Jane Drucker, 83 West Wilson Circle, Red Bank, NJ 07701-5862
516961136 +Jeffrey Siegel, 5 Gillridge Parkway, Middletown, NJ 07748-2710
516961133 +John Drucker, 83 West Wilson Circle, Red Bank, NJ 07701-5862
516961137 +John Kardel, 3072 Batally Court, The Villages, FL 32162-7505
516961130 +Joseph LoMonaco, 83 Woodland Drive, Middletown, NJ 07748-3418
516961138 +Katiejo Kardel Phelps, 727 Route 434, Shohola, PA 18458-3710
516625198 +Leisure Village Assoc, 19 Buckingham Dr, Lakewood, NJ 08701-6297
516625199 Lowenstein Sandler LLP, 65 Livingston Ave, Roseland, NJ 07068-1725
516625200 +NJ Bureau of Securities, 153 Halsey Street, 6th Floor, Newark, NJ 07102-2828
516625201 +NJ Division of Law, PO Box 45029, Newark, NJ 07101-8029
516954309 +New Jersey Bureau of Securities, Division of Law, 124 Halsey Street, 5th Floor,
Newark, NJ 07102-3017
516625202 Ocwen Loan Servicing, Att: Nationwide Credit, Inc., PO Box 26314,
Lehigh Valley, PA 18002-6314
516961135 +Peter Lucyk, 50 Adele Court, Red Bank, NJ 07701-5244
516625204 +Phelan Hallinan & Diamond, 400 Fellowship Rd, Suite 100, Mount Laurel, NJ 08054-3437
516625205 Riverview Hospital, Meridian Health, PO Box 417140, Boston, MA 02241-7140
516625206 Santander Bank, Mail Code 10-421-CN2, PO Box 12646, Reading, PA 19612-2646
516625208 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386
516961142 +Steven Beck, 8 Spruce Drive, Middletown, NJ 07748-3429
516961306 +Vicor Tax Receivables LP, 115 Route 46 West, Building F, Mountain Lakes, NJ 07046-1673
516625209 +Vicor Tax Receivables LP, 1715 Hwy 35, Middletown, NJ 07748-1867
516625210 Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347
516923330 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438
516625211 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 26 2019 00:08:17 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 26 2019 00:08:14 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

516625184 +E-mail/Text: ally@ebn.phinsolutions.com Jun 26 2019 00:07:19 Ally Bank,
6985 S Union Park Center, Midvale, UT 84047-4177

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Date Rcvd: Jun 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516625188 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 26 2019 00:05:35 Capital One,
Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
516838079 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 26 2019 00:05:36
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516625196 E-mail/Text: mrdiscen@discover.com Jun 26 2019 00:07:21 Discover, PO Box 30943,
Salt Lake City, UT 84130
516625197 E-mail/Text: mrdiscen@discover.com Jun 26 2019 00:07:21 Discover, PO Box 30421,
Salt Lake City, UT 84130-0421
516808190 E-mail/Text: mrdiscen@discover.com Jun 26 2019 00:07:21 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516625203 +E-mail/Text: EBN_Notifications@OWB.com Jun 26 2019 00:08:08 OneWest,
2900 Esperanza Crossing, Austin, TX 78758-3658
516625207 E-mail/Text: jennifer.chacon@spservicing.com Jun 26 2019 00:09:18
Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT 84165-0250
516677635 +E-mail/PDF: gecsedirecoverycorp.com Jun 26 2019 00:04:07 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516899487 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 26 2019 00:17:52 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Vicar Tax Receivables, LP, 115 Route 46 West, Building F, Mountain Lakes, NJ 07046-1673
516923340* Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2019 at the address(es) listed below:

Andrea Dobin on behalf of Trustee Thomas Orr adobin@msbnj.com
Bruce H Levitt on behalf of Creditor Kevin McGraner blevitt@levittslafkes.com,
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic
es@gmail.com
Bruce H Levitt on behalf of Creditor Jade England blevitt@levittslafkes.com,
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic
es@gmail.com
Bruce H Levitt on behalf of Creditor John McGraner blevitt@levittslafkes.com,
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic
es@gmail.com
Bruce H Levitt on behalf of Plaintiff John McGraner blevitt@levittslafkes.com,
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic
es@gmail.com
Bruce H Levitt on behalf of Plaintiff Kevin McGraner blevitt@levittslafkes.com,
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic
es@gmail.com
Bunce Atkinson on behalf of Plaintiff Giancarlo Bobbi bunceatkinson@aol.com
Bunce Atkinson on behalf of Creditor Giancarlo and Maria Bobbi bunceatkinson@aol.com
Bunce Atkinson on behalf of Plaintiff Maria Bobbi bunceatkinson@aol.com
Carol Lynn H.G. Callari on behalf of Plaintiff Christopher LoMonaco ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff Jane Drucker ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff Jacob Lawrence ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Creditor Certain Saber Investors
ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff Joseph LoMonaco ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff John Kardel ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff Jeffrey Siegel ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff Peter Lucyk ccallari@callaripartners.com

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 61

Date Rcvd: Jun 25, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Carol Lynn H.G. Callari on behalf of Plaintiff Bernard Chenoweth ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff Elizabeth LoMonaco ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff Belford Engine Company No. 1
ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff John Drucker ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff Donna Chenoweth ccallari@callaripartners.com
Carol Lynn H.G. Callari on behalf of Plaintiff Katiejo Kardel Phelps
ccallari@callaripartners.com
Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for
Nomura Asset Acceptance Corporation, Mortgage Pass-Through Certificates, Series 2006-AF2
cwohrlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor CIT Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for
HSBC Bank USA, National Association., as Trustee for the Holders of the Deutsche Alt-A
Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through Cer NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
Frank Thomas Moie Catalina on behalf of Plaintiff Vicor Tax Receivables, LP
fcatalina@lowenstein.com, moliver@lowenstein.com
Frank Thomas Moie Catalina on behalf of Creditor Vicor Tax Receivables, LP
fcatalina@lowenstein.com, moliver@lowenstein.com
Isabella Trifilio Stempler on behalf of Creditor New Jersey Attorney General on behalf of the
Chief of the New Jersey Bureau of Securities Isabella.Stempler@dol.lps.state.nj.us
Laura M. Egerman on behalf of Creditor HSBC Bank USA, N.A. bkyecf@rasflaw.com,
bkyecf@rasflaw.com; legerman@rasnj.com
Michael A. Artis on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov
Nicholas V. Rogers on behalf of Creditor Ally Bank nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor CENLAR FSB AS SERVICER FOR ALLY BANK
nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor CIT Bank, N.A. rsolarz@kmlawgroup.com
Ross J. Switkes on behalf of Trustee Thomas Orr rswitkes@msbnj.com
Thomas Orr on behalf of Debtor Vincent P. Falci tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas Orr on behalf of Joint Debtor Donna M. Falci tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas J Orr on behalf of Trustee Thomas Orr tom@torrlaw.com,
xerna@aol.com/orrtr87054@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel on behalf of Joint Debtor Donna M. Falci wbrumel@keyportlaw.com,
brumellawecf@gmail.com
Warren Brumel on behalf of Debtor Vincent P. Falci wbrumel@keyportlaw.com,
brumellawecf@gmail.com

TOTAL: 43